

Information to identify the case:

Debtor 1	Ralph W Eachus	Social Security number or ITIN	xxx-xx-4775
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Tara A Chatterton	Social Security number or ITIN	xxx-xx-2399
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 11-44751-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ralph W Eachus

Tara A Chatterton
aka Tara A. Eachus

12/21/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ralph W Eachus
 Tara A Chatterton
 Debtors

Case No. 11-44751-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 57

Date Rcvd: Dec 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2016.

db/jdb
 aty

+Ralph W Eachus, Tara A Chatterton, 37 Pine Road, Gibbsboro, NJ 08026-1139
 +Kristina Gandolfo Murtha, Kivitz McKeever Lee, P.C., 701 Market St, Suite 5000, Philadelphia, PA 19106-1541

512589083 +Ac Collections, C/O NMB Infusion, 602 Little Gloucester Rd, Blackwood, NJ 08012-5213
 512589084 +Asset Mangement, C/O Hsbc Bank Nevada, PO Box 2824, Woodstock, GA 30188-1386
 512744483 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 512589088 +Borough Of Gibbsboro, 49 Kirkwood Rd, Gibbsboro, NJ 08026-1432
 512589091 CCB Credit Services, C/O Fingerhut Direct, PO Box 272, Springfield, IL 62705-0272
 512589093 +CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)

512589089 +Camden County Superior Court, 101 South 5th Street, Camden, NJ 08103-4001
 512661154 +Capital One, NA, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas TX 75374-0933
 512589090 +Cawley & Bergmann, LLP, C/O Hsbc Bank, 9520 Berger Rd, Suite 310, Columbi, MD 21046-1540
 512589094 +Creditors Finacial Group, C/O GE Capital Corp, PO Box 440290, Aurora, CO 80044-1500
 512589095 +Creditors Financial Group, C/O GE Capital Corp, PO Box 440290, Aurora, CO 80044-1500
 512589097 Genesis Pediatric Associates, 297 Westwood Drive - Suite 101, West Depotford, NJ 08096-3144

512880592 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907

512589099 +Mattleman Weinroth & Mil, C/O Citifinancial Services, 401 Rt 70 East - Suite 100, Cherry Hill, NJ 08034-2410

512589100 +Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 512717564 +Midland Credit Management, Inc., Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

512589101 +Nations Recovery Center, C/O World Financial Capital, PO Box 620130, Atlanta, GA 30362-2130

512589103 New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331
 512589105 Phillips & Cohen Associates, LTD, C/O Cigpf 1 Corp, PO Box 5790, Hauppauge, NY 11788-0164

512589106 Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
 512589108 Sst Card Services, PO Box 23060, Columbus, GA 31902-3060
 512725025 +U.S. Department of Housing and, Urban Development, Jessica Anglin, Esq., 2488 E 81st St., Suite 700, Tulsa, OK 74137-4267

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 21 2016 23:05:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 21 2016 23:05:42 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

512589085 +E-mail/Text: bankruptcy@pepcoholdings.com Dec 21 2016 23:05:19 Atlantic City Electric, 5 Collins Drive Suite 2133, Carneys Point, NJ 08069-3600
 512751225 E-mail/Text: bankruptcy@pepcoholdings.com Dec 21 2016 23:05:19 Atlantic City Electric Company, Pepco Holdings Inc, Bankruptcy Division Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point NJ 08069-3600

512661106 +EDI: OPHSUBSID.COM Dec 21 2016 22:43:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512589086 EDI: BANKAMER.COM Dec 21 2016 22:43:00 Bank Of America, Po Box 15026, Wilmington, DE 19850-5026

512589087 +EDI: HFC.COM Dec 21 2016 22:43:00 Best Buy/HSBC, PO Box 5253, Carol Stream, IL 60197-5253

512652711 +E-mail/Text: bankruptcy@cavps.com Dec 21 2016 23:06:13 Cavalry Portfolio Services, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322

512738529 +E-mail/Text: bankruptcydepartment@tsico.com Dec 21 2016 23:06:45 Cigpf I Corp, C/O Nco Financial Systems, Inc., Po Box 4941, Trenton, NJ 08650-4941

512589092 +EDI: CITICORP.COM Dec 21 2016 22:43:00 Citi Cards/Citibank, Po Box 6500, Sioux Falls, SD 57117-6500

512589096 EDI: HFC.COM Dec 21 2016 22:43:00 Direct Rewards, PO Box 5248, Carol Stream, IL 60197-5248

512589098 +EDI: HFC.COM Dec 21 2016 22:43:00 Household Bank, 12447 SW 69th Avenue, Tigard, OR 97223-8517

512834875 EDI: RESURGENT.COM Dec 21 2016 22:43:00 LVNV Funding LLC its successors and assigns as, assignee of CitiFinancial Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

513861134 +EDI: AIS.COM Dec 21 2016 22:43:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457
 513861133 EDI: AIS.COM Dec 21 2016 22:43:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

513571890 EDI: AIS.COM Dec 21 2016 22:43:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457

512589102 +E-mail/Text: bankruptcydepartment@tsico.com Dec 21 2016 23:06:45 NCo Financial Services, C/O Sleepys, PO Box 15630, Wilmington, DE 19850-5630

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 57

Date Rcvd: Dec 21, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513606230 +E-mail/Text: bknotice@ncmlc.com Dec 21 2016 23:05:58 National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
512675344 +E-mail/Text: csc.bankruptcy@amwater.com Dec 21 2016 23:06:59 New Jersey American Water,
POB 578, Alton, IL 62002-0578
512589104 EDI: HFC.COM Dec 21 2016 22:43:00 Orchard Bank, Po Box 17051, Baltimore, MD 21297-1051
514745273 EDI: PRA.COM Dec 21 2016 22:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
514745274 EDI: PRA.COM Dec 21 2016 22:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
513880209 +EDI: PRA.COM Dec 21 2016 22:43:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
513880208 +EDI: PRA.COM Dec 21 2016 22:43:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
512766326 EDI: RECOVERYCORP.COM Dec 21 2016 22:43:00 Portfolio Investments I LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
512589107 +EDI: DRIV.COM Dec 21 2016 22:43:00 Santander Consumer, PO Box 961245,
Ft Worth, TX 76161-0244
512652874 EDI: DRIV.COM Dec 21 2016 22:43:00 Santander Consumer USA, P.O. Box 560284,
Dallas, TX 75356-0284
512791068 +E-mail/Text: bncmail@w-legal.com Dec 21 2016 23:05:56 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513784340 +E-mail/Text: bncmail@w-legal.com Dec 21 2016 23:05:56 TD Bank USA, N.A.,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
512589109 +EDI: WTRRN BANK.COM Dec 21 2016 22:43:00 Target Corp, PO Box 673,
Minneapolis, MN 55440-0673
512855129 EDI: VERIZONEAST.COM Dec 21 2016 22:43:00 VERIZON, PO BOX 3037,
BLOOMINGTON, IL 61702-3037
512589110 EDI: VERIZONCOMB.COM Dec 21 2016 22:43:00 Verizon, PO Box 4830, Trenton, NJ 08650-4830
512589111 EDI: RMSC.COM Dec 21 2016 22:43:00 Wal-Mart, PO Box 530927, Atlanta, GA 30353-0927
TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512942573 U.S. Department of HUD c/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 7
lm* Bank of America, PO Box 15026, Wilmington, DE 19850-5026
cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
cr* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
513571891* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
513784681* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132

TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2016 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor BANK OF AMERICA, N.A. bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Seymour Wasserstrum on behalf of Joint Debtor Tara A Chatterton mylawyer7@aol.com,
ecf@seymourlaw.net

Seymour Wasserstrum on behalf of Debtor Ralph W Eachus mylawyer7@aol.com, ecf@seymourlaw.net

William M. E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com

William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com

TOTAL: 9